

STUDENT HEALTH CARE PLAN (SHCP)

Introduction

Southwestern University PHINMA and SWU Medical Center in its continual quest for the delivery of quality health care and medical services to its students have designed the Student Health Care Plan.

What is the Student Health Care Plan (SHCP)?

It is a Health Plan made available to the students of Southwestern University PHINMA in partnership with SWU Medical Center through the expansion of the Student Health Care Fee. The plan makes available medical (Out-patient and In-patient) services to the student populace from the contribution taken from the student's Miscellaneous Fee.

Who Can Avail?

All bona fide students of Southwestern University PHINMA can avail of the Student Health Care Plan (SHCP). Upon enrollment, the student will immediately be entitled to all the privileges for the entire semester/summer term for College students and for the entire school year, for the Elementary and High School students.

Where To Avail?

The medical services (out-patient and in-patient), can only be availed at SWU Medical Center, which is located within the compound of the school.

Medical Privileges that can be enjoyed by the Student

Consultation Services: (Out-Patient)

The student may avail of free consultation service in SWU Medical Center. When the attending physician finds it necessary to refer the patient to a specialist who is also an accredited Student Health Care Plan physician, the students' consultation fee will then be charged to the SHCP.

Hospitalization Services: (In-Patient)

The SHCP coverage is limited to only Two (2) hospital admissions for every term, for College students and Four (4) hospital admissions for Elementary and High School students for the entire school year.

- a) **Hospital Room Privileges ((PHILHEALTH deduction shall be applied for members)** - The patient under the SHCP shall be accommodated in the Infirmary Ward, which is an air-conditioned room with common toilet and bath. There are two designated Infirmaries, (1) for males: with a 5-bed capacity and (2) for females: with a 4-bed capacity.

STUDENT HEALTH CARE PLAN (SHCP)

The room privilege is limited to Five (5) days for each admission. Patients admitted beyond the limit of five (5) days, shall pay infirmary rate when staying in the infirmary and full amount of hospital room rate when staying in a private/suite room, subject to a discount.

In case the Infirmary is not available i.e., (when it is fully occupied, under renovation or under fumigation), the patient will have to be accommodated at the Payward (male/female). As soon as the Infirmary is available, the patient shall be transferred to the Infirmary with the prior consent of the attending physician in a first-in / first-out basis. However, if the patient chooses to stay in a private/suite room, the student shall be charged the full amount of the room (less P1, 000.00 to the regular room rate for a maximum of (5 days only).

Patient admitted beyond the limit of (5) days shall pay infirmary rate and full amount of hospital room rate when staying in a private/suite room, subject to a discount.

Communicable Disease – a patient with communicable diseases will be admitted to the Isolation Ward or in a Private room upon recommendation of the attending physician. SHCP will deduct P1, 000 per day to the regular room rate for maximum of (5) days. The patient/student will be charged for the regular room rate, beyond (5) day hospitalization, subject to a discount.

Surgery – a surgical patient will be accommodated in the Infirmary ward. However, if he/she chooses to stay in a private/suite room the room charges stated above will be followed.

OB – Gynecology – Patients admitted under Obstetrics and Gynecology will be accommodated in the OB/GYN Ward. Again, the same policy will be followed if the patient chooses to stay in a private/suite room. Obstetrical patients can only avail of the privileges of the SHCP when they are able to show an original copy of Marriage Contract or a certified true copy of the original Marriage Contract and submit one (1) photocopy of the original Marriage Contract.

- i. Pregnancy related consultations (pre-natal care) can only be covered by SHCP when they are able to show an original copy of Marriage Contract or a certified true copy of the original Marriage Contract and submit one (1) photocopy of the original Marriage Contract. Newborns however, cannot avail of all SHCP privileges. Therefore, nursery charges as well as physician's professional fees incurred shall be charged to the personal account of the mother.

STUDENT HEALTH CARE PLAN (SHCP)

- ii. Therapeutic and Induced Abortions are not covered by the SHCP.
- iii. In cases of Spontaneous Abortion, only legally married patients can avail of the privileges offered by the SHCP, upon the presentation of an original copy of Marriage Contract or a certified true copy of the original Marriage Contract and the submission of one (1) photocopy of the original Marriage Contract.

Laboratories

The student may avail of Free Routine Laboratory Examinations e.g. (CBC, Urinalysis, Stool Exam and Blood Typing) for every admission or OPD consultation, upon order of the University Physician (s) or the attending physician (s). However, for follow-up or repeat laboratories and other laboratory procedures, X-ray and other special procedures will be payable by the student/patient. All laboratory procedures should be performed in the Sacred Heart Hospital Laboratory to avail of the SHCP.

Doctor's Services

SHCP accredited physicians are on-call 24 hours a day. SHCP also has a number of accredited physicians of good standing from various fields of specialty to serve the needs of the student/patient.

- i. If the student/patient chooses to bring in a non-accredited physician for his/her care, then he/she must shoulder the professional fees of the physician (s).
- ii. If the student/patient chooses to stay in a private room despite of an availability of bed in the infirmary, he may be considered as a private patient of the attending physician (SHCP) accredited and be subjected to regular rates of physician's professional fees. In this case the student/patient may still avail of the SHCP privilege of P200.00 per day on physician's fees up to the maximum of five (5) days. However, it is the responsibility of the student/patient to arrange with the physician for the rate and payment of his fees outside of the SHCP privilege.
- iii. In case of co-management under SHCP, the approval of the University Physician is required.

Medicines

Students can avail of P1, 000.00 (one thousand pesos) worth of medicines per semester, per student is allowed to avail (not including vitamins), prescribed by the attending physician in every allowed admission, provided that these are obtained at the Sacred Heart Hospital Pharmacy.

STUDENT HEALTH CARE PLAN (SHCP)

How To Avail

Emergency Room (E.R.) Admissions

At the Emergency Room of the Sacred Heart Hospital, the student should show his/her student I.D. card or study load with his/her picture to the Chief Nurse, who then will verify the identity of the student, so that his/her account may then be guaranteed by the SHCP. The Charge Nurse then assesses the patient and refers him/her to the Resident Physician of the department which the patient shall be classified under. After the Resident Physician has examined the patient, he/she then refers this to the on-call Accredited Physician of SHCP. The Physician or the nurse then appraises the student of the privileges that the patient may avail through the SHCP and the conditions that govern them. The Attending Physician may also refer the patient to another SHCP accredited physician when he/she deems it necessary for the welfare of the patient.

Out-Patient Department (OPD) Referrals

The student may go to the OPD of SWU Medical Center and the nurse shall coordinate with the Resident Physicians. The consultation fee will be covered by the Student Health Care Plan, as long as the physician is a member of the plan. The OPD of SWU Medical Center is open for consultations between 8:00 AM to 5:00 PM.

For E.R Out-Patient Consultation/First-Aid, the student can avail of free medical services and minor surgical procedures exclusive of prescribed medications or materials utilized by the Resident Physician (i.e wound dressing, incision and drainage)

Exceptions

The following conditions will not be covered by the Student Health Care Plan:

- 1) Treatment of the effects of alcohol
- 2) Results of:
 - Intentional self-inflicted injury, suicide or attempted suicide;
 - Bodily injury sustained from any accident
 - Bodily injury sustained while engaging in sports not sanctioned by the University
- 3) Results of or contributed to by:
 - Mental disease or disorder
 - Taking of a drug unless it is taken on proper medical advice
 - Treatment of drug addiction
 - STD congenital anomalies and conditions
- 4) Directly or indirectly attributed to HIV (Human Immunodeficiency Virus) or an HIV related illness which include AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof, however caused.

STUDENT HEALTH CARE PLAN (SHCP)

- 5) As a result of cosmetic or plastic surgery.
- 6) Laboratory procedures necessary for annual medical examination and for school requirements i.e. vaccines, x-ray, etc.
- 7) Family planning procedures like tubal ligation and vasectomies.